

TRICARE Fundamentals Course

Module 13

TRICARE Overseas Program

Participant Guide

References

10 U.S.C.

32 CFR § 199.20


National Defense Authorization Act (NDAA)

Defense Authorization Act (DAA)


TRICARE Policy Manual 6010.47-M

OPM Part II, Chapter 22

Module Objectives




Module Objectives




- Describe the TRICARE Overseas Program (TOP)
- Identify TRICARE Overseas Program options
- Identify special programs overseas
- Locate TRICARE Overseas Program resources

TRICARE Overseas Program



TRICARE Overseas Program



- Blends CONUS program features with foreign countries' cultural differences
- Available in 3 OCONUS regions
- TRICARE Prime and TRICARE Standard available

What is the TOP?

- It is the Department of Defense's (DoD's) managed health care program outside the United States (OCONUS).
- It blends many features of the DoD's stateside TRICARE programs while also allowing for the significant cultural differences unique to foreign countries and their health practices.
- It is effective in all areas and territorial waters outside the United States.
- It consists of 3 regions:
 - TRICARE Europe: Region 13
(Europe, Africa, Middle East, Azores, and Iceland)
Toll-free phone: 1-888-777-8343
 - TRICARE Pacific: Region 14
(Western Pacific)
Toll-free phone: 1-888-777-8343
 - TRICARE Latin America and Canada: Region 15
(Central and South America, the Caribbean Basin, Puerto Rico, Virgin Islands, and Canada)
Toll-free phone: 1-888-777-8343
- Lead Agents have the authority to seek new contracts directly related to requirements within their jurisdiction.

Management Responsibilities

- Assistant Secretary of Health Affairs is responsible for the overall policy for the TOP.
- Lead Agents or their designees are responsible for planning and delivering services to meet the health care needs of their area of responsibility whether through the available military treatment facilities (MTFs) or contractor.
- MTF commanders are responsible for managing health care delivery for both active duty personnel and TRICARE enrollees who are under TOP, as well as for providing care for other Military Health System (MHS) beneficiaries who are eligible for care at MTFs.
- Contractors are responsible for processing all TOP Prime and Standard claims, including OCONUS claims for active duty members within Europe and civilian care received in the United States (CONUS) for all active duty service members (ADSM).

Dual Option Benefit Package


- TRICARE Prime and TRICARE Standard are offered to service families overseas.
 - TOP Prime Plan offers enrollees clinical preventive services and waiver of copayments and deductibles.
 - Networks of providers for the TRICARE Prime health care option are developed by local MTFs in many overseas areas. Cultural and business practice differences in some overseas countries give these “networks” a somewhat different complexion than CONUS networks. In Europe and the Western Pacific, TOP Prime beneficiaries are enrolled only to military providers. Exception: Western Pacific countries without an MTF.
 - TOP Standard is identical to the TRICARE fee-for-services program. The benefits and costs shares are unchanged from CONUS TRICARE Standard.

Note: TRICARE Extra is *not* available overseas.


Claims Processing

- TOP adjunctive dental foreign claims, except for TRICARE Europe, shall be referred to the contractor responsible for processing adjunctive dental claims.
- TRICARE Europe active duty member claims for services provided overseas, including all dental claims, shall be processed by the TRICARE contractor responsible for TOP claims.
 - *Note:* Contact the TRICARE Regional office for more information.
- Claims for services from TOP-eligible beneficiaries who return to CONUS and receive health care shall be processed by the appropriate contractor as follows:
 - Non-enrolled claims for care received in CONUS shall be processed by the contractor responsible for processing claims where services were rendered following existing CONUS TRICARE Standard cost sharing benefit requirements.
 - TRICARE Prime enrolled beneficiary claims for care received in CONUS, including adjunctive dental, shall be processed by the contractor responsible for processing TRICARE Overseas claims following existing requirements for TRICARE Prime benefits. TOP beneficiaries will be encouraged by the lead agent or designee to use CONUS MTFs and current TRICARE network providers whenever possible.
- Civilian care received by Pacific active duty service members anywhere outside of CONUS is paid through Service lines of accounting.
- Claims for services provided on a ship outside territorial waters of the United States are processed as foreign claims, regardless of the provider’s home address:
 - When the new TRICARE contract is awarded, all overseas and South claims will be processed by the Southern region.

Note: Adjunctive dental care is dental care that is medically necessary in the treatment of an otherwise covered medical (not dental) condition and is an integral part of the treatment of such medical condition. For example, a fractured jaw.



TRICARE Eligible Beneficiaries



- Active duty service members
- Active duty family members
- Standard beneficiaries
- Retirees and their eligible family members

Eligibility

- Eligibility for the TOP includes the following TRICARE-eligible beneficiaries:
 - Active duty members
 - TRICARE-eligible active duty family members (ADFMs)
 - TRICARE-eligible Standard beneficiaries
 - TRICARE-eligible retirees and their eligible family members

Enrollment

- Beginning October 1, 1997, for dates of service on or after October 1, 1997, for TOP Prime eligibles, guaranteed enrollment ended.
 - To ensure continuation of the special waiver of cost share and deductible requirements under TRICARE Overseas Program Prime (TOP Prime), eligibles must take specific action to be enrolled.
 - Eligible active duty families who live overseas must enroll as they would stateside.
 - Enrollment in TRICARE Prime for ADFMs overseas is not automatic. Uniformed service sponsors must take action to enroll their families in TRICARE Prime.
- ADFMs will pay no enrollment fees, cost shares, or deductibles while overseas or in CONUS (Note: except point of service (POS), this is just like CONUS).
- TOP Prime beneficiaries may disenroll at any time:
 - Disenrollment shall be required when beneficiaries no longer live within the TOP region or when they are no longer eligible for TRICARE.

- *Note:* No TOP enrollee beneficiary who resides in a TOP region shall be denied enrollment or reenrollment in, or be required to disenroll from the TOP program because of prior or current medical conditions.
- TOP Prime enrollees shall be automatically enrolled each year until the end of their overseas tour or the enrollee chooses to disenroll in advance of the renewal date.
- TOP-eligible beneficiary enrollment may be on an individual or family basis.
- TOP enrollees must either transfer enrollment when they move to another TRICARE region where TRICARE Prime is offered or disenroll.
 - POS Option is not applicable for TOP Prime beneficiaries during the transient period.

TRICARE Overseas Options

ADFMs who live overseas can choose TRICARE Prime or TRICARE Standard. Uniformed services retirees and their family members who live overseas cannot enroll in TRICARE Prime, but can use TRICARE Standard.

TRICARE Prime

- To participate in TRICARE Prime, ADFMs who live overseas must enroll as they would stateside.
- TRICARE Prime enrollees will have access to both military medical facilities and networks of local civilian providers established by the commanders of military medical facilities.
- Wherever possible or available, most of their care will be provided by their primary care manager (PCM) to whom they will be assigned.
- When referred by their PCM, they will have access to necessary and appropriate specialty care:
 - Regional TRICARE Service Centers (TSCs) will provide TRICARE Prime beneficiaries with the necessary authorizations for specialty care when referred by their PCM.
 - Referrals are not required for the following services:
 - Emergency care
 - The first eight outpatient mental health visits per patient per year
 - Services provided as part of the comprehensive clinical prevention program
 - Services provided in Lead Agent designated exempt countries
- The extent of provider networks will depend on the area—but even if a network is not available in a given location, enrolled ADFMs will still have their cost shares and deductibles waived when authorized by the regional TSC upon a PCM's referral.

- Receiving care in the United States
 - TRICARE Prime enrollees won't need preauthorization for urgent or emergency care when receiving care in the United States.
 - Referrals are not required for urgent or emergent care received during CONUS travel.
 - When traveling in the United States, they will have the same patient priority for available appointments at MTFs as TRICARE Prime enrollees who live near these facilities.
 - TOP Prime enrollees may call toll-free (888) 777-8343 for assistance.

Note: The regional TSCs can provide information to beneficiaries on TRICARE program options and claims filing procedures.

- Point of Service Option
 - This option under TRICARE Prime allows enrollees the freedom to seek and receive non-emergent health care services from the following:
 - Any TRICARE-authorized civilian provider, in or out of the network, without requesting a referral from their PCM or the Health Care Finder (HCF)
 - When TRICARE Prime enrollees choose to use the POS option, all requirements applicable to TRICARE Standard apply except the requirement for a Non-availability Statement (NAS).
 - POS claims are subject to outpatient deductibles (\$300 individual and \$600 family), 50 percent cost shares for outpatient and inpatient claims, and excess charges up to 15 percent over the allowed amount for care rendered in CONUS.
 - The 50 percent cost share continues to be applied even after the enrollment year catastrophic cap has been met.
 - In Europe and Western Pacific, POS only applies when non-referred routine or urgent care is sought within the host country where the TRICARE Prime enrollee resides.
 - In Puerto Rico, POS applies only when non-referred routine or urgent civilian care is sought [by MTF enrollees]. (It applies to all TRICARE Prime beneficiaries seeking care in Puerto Rico regardless of where enrolled.)

TRICARE Standard

- Beneficiaries can see the authorized provider of their choice.
- This option is frequently chosen by beneficiaries who prefer to receive care from their current civilian provider.
- Choosing TRICARE Standard allows for more flexibility than TRICARE Prime; however, it also means that care generally costs more.
- There are no enrollment fees.
- Treatment may be available at an MTF on a space-available basis.
- TRICARE Standard may be the only coverage available in some areas.
- Some disadvantages of choosing TRICARE Standard include the following:
 - Copayments
 - Deductibles
 - Cost shares
 - Balance billing if the bill exceeds the allowable charge and the provider is non-participating (up to 15 percent additional for care rendered in CONUS)
 - NAS may be required for civilian inpatient care in areas surrounding MTFs
 - Beneficiaries may have to file their own claims

TRICARE For Life

- Eligibility
 - Medicare-eligible uniformed services retirees, including retired guard members and reservists
 - Medicare-eligible family members and widows/widowers
 - Certain former spouses if they were eligible for TRICARE before age 65
 - Must be entitled to Medicare Part A and have purchased Medicare Part B
 - If beneficiary or spouse worked for at least 10 years in Medicare-covered employment and they are 65 years old and a citizen or permanent resident of the United States, they are eligible for Medicare.
 - For retirees, have up-to-date information in the Defense Enrollment Eligibility Reporting System (DEERS) through the Defense Finance and Accounting Service (DFAS)
 - For retiree family members with valid uniformed services identification (ID) cards, have up-to-date information in DEERS
 - Medicare-eligible family members and widows/widowers 65 years of age and over who do not possess a valid uniformed services ID card will need to register in DEERS. Contact the nearest ID card center or contact the DEERS Support Office at 1-800-538-9552 or commercial (831) 646-1010 (must state you are calling from overseas) for assistance to obtain a uniformed services ID card.

Note: Host nation spouses who have never resided in the United States and have never become eligible for Medicare Part A, remain eligible for TRICARE Standard.

- The benefit
 - Because Medicare does not provide benefits for medical care received overseas, TRICARE becomes the primary source of health benefits if no other health insurance (OHI) exists; however, in the U.S. territories Medicare is first payer.
 - Provides the same level of coverage afforded retirees under the age of 65.
 - Beneficiaries will be responsible for the same cost shares and deductibles as under 65 retirees.

Dental Care Overseas

Was discussed in the Dental Module 12

Pharmacy

- TRICARE provides a world-class pharmacy benefit.
- All beneficiaries eligible for TRICARE are eligible for the TRICARE Pharmacy options, including Medicare-eligible beneficiaries and dependent parents and parents-in-law.
- Beneficiaries can fill their prescriptions the following ways:
 - MTF pharmacies
 - TRICARE Mail Order Pharmacy (TMOP)
 - Must have an Aerial Post Office (APO) or Fleet Post Office (FPO) mailing address
 - Prescriptions must be written by a U.S. licensed provider with a current Drug Enforcement Administration (DEA) number (host nation prescriptions are not accepted)
 - Retail non-network pharmacies
- All beneficiaries must have their address and other information updated in DEERS
- Note: Some limitations may exist to receiving medications (e.g., time/temperature, package size limits)

Traveling with TRICARE and Portability

- Access to TRICARE benefits is one thing that does not change when beneficiaries move or travel.
- The benefit remains the same no matter where the beneficiary lives or travels.

Special Programs Overseas



Special Programs Overseas



- Global Remote Overseas Health Care Contract
- Point of Contact Program
- WIC Overseas Program
- Reciprocal Health Care Agreements

Note: This program is different from the CONUS TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members (TPRADFM) programs

Global Remote Overseas Health Care Contract

- This program provides access to high-quality TRICARE Prime health care benefits to the following:
 - ADSMs and their families who are permanently assigned to designated duty stations overseas in remote locations with the active duty sponsor where MTFs are not available.
 - ADSMs who are on temporary duty or on leave in a remote overseas location for urgent or emergent care only, routine care is not covered. This also does not include traveling ADFMs.
 - Provides urgent or emergency care for ADSMs who are temporary duty or temporary additional duty (TDY/TAD), deployed or on leave while deployed, or in an authorized leave status in remote overseas locations
- Contract was awarded to International SOS Assistance, Inc. of Trevese, PA.
 - The single global remote overseas health care contract replaces the remote overseas contracts in the TRICARE Pacific, and Latin America and Canada regions.
 - It standardizes the health care benefit across overseas regions, to include TRICARE Europe, and will work well to provide quality care with healthcare providers who are approved and certified by TRICARE, while reducing administrative costs for the Government.
 - It eliminates up-front payment and the need for sponsors or family members to file claims when seeking care.
 - Specific designated site locations are available on the TRICARE Web site at www.tricare.osd.mil/overseas.
 - Contact International SOS Assistance, Inc. at www.TRICARELON@Internationalsos.com or call direct dial or call collect
 - For Europe 44-20-87628133
 - For Singapore 65-6338-9277
 - For Australia 61-2-9372-2468
 - For Latin America and Canada 1-800-834-5514
- Provides routine, urgent, and emergency medical and dental services for ADSMs. Navy/Marine Corps deployed forces will be provided care if the Line Navy chooses to exercise this option under the contract. *Note:* (pending funding)
- ADFM: Only routine, urgent, and emergency medical services will be provided to family members residing with their sponsor, because dental services are provided by the TRICARE Dental Program (TDP).

TRICARE Overseas and TRICARE Dental and Medical Plan Point of Contact Program

- The Point of Contact (POC) Program provides beneficiaries and host nation providers assistance with filing TRICARE claims for care received in foreign countries and with basic access to care and benefit information.
- This liaison service is designed to ensure timely overseas claim filing and payment.
- The POC program was expanded in May 1999 to include TDP.

- Background
 - Military family members in foreign countries have had trouble getting medical and dental care from host nation providers for the following reasons:
 - Delays in beneficiary/provider filing of TOP claims
 - Delays in host nation mail service
 - Delays in host nation provider payment by the beneficiary, upon receipt of TOP payment
 - To reduce these delays, TMA established dedicated foreign claims processing departments to handle TOP and TDP claims.
 - Each specialized foreign claims processing department has
 - Dedicated staff to process only TOP or TDP claims
 - Dedicated data fax capabilities
 - Dedicated post office boxes for receipt of TOP or TDP claims and correspondence
 - Dedicated e-mail capability for receiving TDP correspondence

- To qualify to be a POC the person must be either
 - An active duty service member or
 - A civilian employee working for and under the oversight of the U.S. military or Government
 - Request for POC designation must be
 - In writing, signed by the POC's commanding officer
 - Submitted to the TRICARE Management Activity, Chief, Managed Care Support Office, 1401 East Centretech Parkway, Aurora, Colorado 80011-9043
 - Upon approval, TMA will notify the requestor and the contractors via fax and mail with a courtesy copy to the Lead Agent.

- POC Duties
 - The delineated duties of the designated POC are numerous. For a detailed listing of duties, visit www.tricare.osd.mil/POC/POC_Program.pdf
 - POCs must do the following:
 - Assist uniformed services, TRICARE beneficiaries, ADSMs, where appropriate, and host nation providers with completion of and filing TOP and TDP claims with the appropriate claims processor.
 - Develop procedures for the coordination, control, and tracking of either faxed or mailed claims from within their areas of responsibility to the appropriate claims processing contractors.
 - Establish and maintain a file for the original claim and all related correspondence.
 - Provide their commercial, not DSN or AUTOVON, telephone, and fax numbers on the fax cover sheet with each fax claim submission.
 - Ensure the beneficiary or provider has provided complete and accurate information before forwarding the claim(s) to the appropriate claims processor.

Note: Although the POC program is not for all locations and situations, the use of the POC concept does improve the situation for accessing and ensuring prompt payment to host nation providers in countries that take full advantage of the system.

The Women, Infants and Children Overseas Program

WIC Overseas is designed to provide nutrition counseling and supplement the families with additional nutritional food items.

- The WIC Overseas Program provides several important benefits including the following:
 - Nutritious food that will contribute to a healthier diet
 - Education on nutrition and proper diet
 - Tips on how to prepare a balanced meal
 - Nutrition and health screening
 - Access to other resources to lead a healthy life

Participants receive redeemable food coupons called “drafts” for specified foods and quantities. Drafts can be redeemed only for specific food items at commissaries and NEXMARTs overseas.

- Eligibility
 - All members of the Armed Forces, civilian employees of a military department,
 - Contractors of the Department of Defense living overseas and their family members may be eligible to participate in the WIC Overseas program.
 - Eligible families whose gross income falls at or below 185 percent of the U.S. income guidelines may be eligible if the woman, her infants, or children are determined to be at nutritional risk for medical or dietary reasons.
 - Pregnant women are eligible throughout their pregnancy and up to 6 weeks after birth, or when the pregnancy ends
 - Breastfeeding women can continue to use the program until the infant's first birthday, and non-breastfeeding women can use it for up to 6 months after the child's birth
- Approved Food List
 - Nutritional counselors provide approved food lists that specify what types, brands, and quantities of foods can be purchased using WIC Overseas drafts. The following food items are generally available through the WIC Overseas program:
 - Iron-fortified infant formula and infant cereal
 - Iron-fortified adult cereal
 - Vitamin C-rich fruit and/or vegetable juice
 - Eggs
 - Milk
 - Cheese
 - Peanut butter
 - Dried beans or peas
 - Canned tuna
 - Vitamin A-rich vegetables
- WIC Overseas Program Office Locations
 - There are 52 locations where WIC Overseas is available.
 - When WIC Overseas is fully implemented, 59 locations will exist worldwide where eligible families can use the program.
 - Contact one of the WIC Overseas offices listed on the following Web site: www.tricare.osd.mil/Wic/.
 - *Note:* There is a video available that explains the WIC Overseas Program.

Reciprocal Health Care Agreements

- The United States entered into agreements with other countries to provide reciprocal health care for active duty personnel and their dependents. We have this agreement with 15 countries.
- Reciprocal Health Care Agreements are for the exchange of health services between the United States Department of Defense and one of the following countries:
 - Argentina
 - Bolivia
 - Canada
 - Colombia
 - Dominican Republic
 - Ecuador
 - El Salvador
 - Germany
 - Guatemala
 - Romania
 - Tunisia
 - Ukraine
 - United Kingdom
 - Uruguay
 - Venezuela

Note: Contract termination dates exist with each country, with renewals processed as deemed appropriate by DoD.

TRICARE Overseas Resources


WESTPAC: www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=15
Hawaii: www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=12
Latin America & Canada: www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=16
Europe: www.tricare.osd.mil/regionalinfo/list.cfm?RegionID=13
SOS News Release: www.tricare.osd.mil/newsreleases/2002/news0234.htm.
The Defense Enrollment Eligibility Reporting System Fact Sheet
www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file_name=DEERS%2Ehtm
TRICARE Regional Managed Care Support Contractor Fact Sheet
www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file_name=MCSC%2Ehtm
TRICARE Prime Point-of-Service Option Fact Sheet
www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file_name=POS%2Ehtm
TRICARE Pharmacy Program Fact Sheet
www.tricare.osd.mil/factsheets/index.cfm?fx=showfs&file_name=Pharmacy%2Ehtm

Acceptable Service


Think of customer situations in which you received acceptable service. List attitudes, behaviors, and services common to acceptable service.

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Summary



Module Objectives



- Describe the TRICARE Overseas Program (TOP)
- Identify TRICARE Overseas Program options
- Identify special programs overseas
- Locate TRICARE Overseas Program resources